

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Harold Miller et al.	:	Examiner: G. C. Vizvary
Atty. Docket: 14846-43)	
Serial No.: 10/774,357	:	Group Art Unit: 3696
Filed: February 6, 2004)	
For: BILLING WORKFLOW SYSTEM	:	Confirmation No.: 8469
FOR CREDITING CHARGES TO)	
ENTITIES CREATING DERIVATIVES	:	
EXPOSURE)	May 11, 2009

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Sir:

In response to the Office Action dated February 11, 2009, Applicants request entry of the following in the above-identified application:

Amendments to the Claims beginning on page 2; and

Remarks beginning on page 7.